

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (HCD)  
PREDEVELOPMENT LOAN PROGRAM**

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Dear Predevelopment Loan Program (PDLP) Applicant:

Thank you for your interest in the Predevelopment Loan Program to increase affordable housing. The Department accepts applications in a form acceptable to the Department. The attached is an acceptable application form, revised in August, 2003 to expedite processing for both ourselves and our applicants. Please note the following:

- The application is in Excel, with **parts divided by tabs on the bottom of the screen. In the Excel portion, please be sure you click the “enable macros” choice when entering the document, and complete all material by clicking on those tabs on the bottom (Tabs A 1-2; B1-4; C1-3 & C 13).** The Project and Loan Cost sections are formulated to add up and divide into unit and square foot costs automatically, and have explanations that can be moved or hidden by clicking the yellow “Post-It” icons on the top. We have a Word version for the Resolution available if you prefer.
- We accept applications continuously during the life of our Notice of Funding Availability (NOFA). Please review the PDLP Regulations, approved in July, 2003, before and during the preparation of the application. The NOFA, Regulations and PDLP Statutes can be obtained at our website at [www.hcd.ca.gov/ca/pdlp](http://www.hcd.ca.gov/ca/pdlp). Also, for Area Median Income (AMI), click “Income Limits” in the gray Resources box on the left of the HCD home page).
- This application is a work in progress. Please inform us of any difficulties, duplicative information requested, or questions you have so we can continue to improve it.
- **Include a forwarding letter on your agency letterhead, the original signed Board Resolution, and mail or deliver one hardcopy in a 3-ring binder with each attachment and application section tabbed according to the checklist, to PDLP/Room 390-5 at the above address. Then e-mail us a copy at [mwinter@hcd.ca.gov](mailto:mwinter@hcd.ca.gov)** so that we may incorporate some of the information more readily in our staff report to the Loan and Grant Committee, and are notified to expect the hardcopy.

We would appreciate if you would contact us before you start to prepare the application so that we can save you some time, avoid inaccuracies due to misinterpretations of the application, answer questions, and prepare our calendars for processing the application for the Loan and Grant Committee meetings (which result in loan recommendations to our Director). Please contact Margery Winter, Predevelopment Loan Officer, at (916) 327-8886 [mwinter@hcd.ca.gov](mailto:mwinter@hcd.ca.gov), or Lorraine French, Predevelopment Loan Manager, at (916) 327-3579 [lfrench@hcd.ca.gov](mailto:lfrench@hcd.ca.gov).